# Quick Reference Medicaid Eligibility

**Elderly, Blind and Disabled Categories (AABD)** 

Duannam	Income Limit		Income	Decement insit	Freshold of Free December	Country of Tourisms Decourage Limits	Other Depuisements
Program	Income Limit	Couple	Disregards	Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
SSI DHS does not determine eligibility for this category. Individuals who qualify for SSI automatically receive Medicaid.	\$674	\$1,011	\$20 General exclusion applied to unearned income first \$65.00 + ½ of remainder of monthly earned income.	Individual \$2000 Couple \$3000	A home  1 car excluded if under \$4500, if over \$4500, excluded if used for getting to doctor or work or is disability equipped. 2nd car excluded if used for self-employment in a trade or business.  Some non-home income producing properties  Life insurance without a cash surrender value  Burial spaces  Irrevocable burial arrangements	Cash on hand and in bank (less income received that month) Stocks and bonds Real property other than the home Personal property Life insurance with a cash surrender value if face value is over \$1500 Revocable burial funds (less \$1500 exclusion per spouse if \$1500 exclusion is not used through application of other burial arrangements)	Elderly blind or disabled. Elderly is defined as age 65 or older     SSI recipient
Spend Down	\$108.33 If income exceeds limit, deduct medical bills	\$216.66 If income exceeds limit, deduct medical bills	Same as SSI	Same as SSI	Same as SSI	Same as SSI	Must re-enroll for spend down every three months. The spend down will be set up for a fixed period of time, not to exceed 3 months
Medicare Savings Beneficiaries			Same as SSI	Individual \$6600 Couple \$9910	Same as SSI	Same as SSI	Medicare beneficiary     Age 65 or older, blind or disabled
ARSeniors (Provides Full Medicaid) QMB (Pays Part B	\$722.00 \$902.50	\$971.34 \$1,214.17					ARSeniors is only for individuals age 65 or older
premiums, deductibles & copays) SMB (Pays Part B premium) QI-1 (Pays Part B premium)	\$1,083.00 \$1,218.38	\$1,457.00 \$1,639.13					
Long Term Care, Assisted Living, ElderChoices, Alternatives. DDS Waiver	\$2,022.00 (Al treated as ind income purpo		Income of spouse and children not counted.	Individual \$2000 Couple \$3000	Same as SSI, except When one spouse is institutionalized, the other can keep between \$21,912 and \$109,560 based on a formula.	Same as SSI	Medical necessity

Program	rogram Income Limit		Income Disregards	Resource Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
	Individual	Couple	2.0.090.00	110000			
Working Disabled	\$2,256.25  AND Net unear cannot exceed	\$3,035.42 add \$779.18 for each add'I person ned income SSI limits	SSI exclusions and disregards.  Income of spouse and children not counted.	Individual \$4000 Couple \$6000 add \$200 for each additional person.	<ul> <li>Same as SSI, plus</li> <li>Second car if used by spouse to maintain employment</li> <li>Approved accounts to enhance independence or increase employment possibilities up to \$10,000.</li> <li>Resources owned by children.</li> </ul>	Same as SSI	<ul> <li>Meet disability criteria</li> <li>Eligible for SSI, except for earned income</li> <li>Working as defined in policy</li> </ul>
Pickle (COLA)	\$674.00	\$1,011.00	Deduct all COLAs received since loss of SSI	Individual \$2000 Couple \$3000	Same as SSI	Same as SSI	<ul> <li>Current recipient of SSA</li> <li>Previously entitled to SSA and SSI concurrently</li> <li>Lost SSI for any reason and would be SSI eligible with deductions of all COLAs received since loss of SSI</li> </ul>
Disabled Adult Child (DAC)	\$674.00	\$1,011.00	Deduct DAC entitlement or increase that made them SSI ineligible	Individual \$2000 Couple \$3000	Same as SSI	Same as SSI	<ul> <li>Age 18 or older</li> <li>Became disabled or blind before age 22</li> <li>Lost SSI due to DAC entitlement or DAC increase</li> </ul>
Widows or Widowers (OBRA)	\$674.00	\$1,011.00	Same as SSI  Deduct all  SSA income	Individual \$2000 Couple \$3000	Same as SSI	Same as SSI	<ul> <li>Under age 65</li> <li>Not entitled to Medicare</li> <li>Lost SSI due to entitlement of SSA Widows/Widowers benefits</li> </ul>
TEFRA	\$2,022.00 (Only child's income is counted)		NA	\$2000 (Only child's resources are counted)	Same as SSI	Same as SSI	<ul> <li>Medical necessity</li> <li>Children who would otherwise be institutionalized</li> <li>Custodial parent's with taxable income over \$25,000 must pay a premium based on income</li> </ul>

<sup>\*</sup> This is a brief summary of eligibility requirements. Other factors will also enter into determining your eligibility for a program. Unless otherwise noted, all categories receive "full" Medicaid. Benefit packages are defined by the Department of Human Services, Division of Medical Services. This information was current at the time this summary was prepared but changes may have been made subsequently due to federal regulations, state laws, court decisions or other factors. DHS cannot be bound by any information in this reference chart that conflicts with current policy or program requirements.

Arkansas complete Medicaid Policy can be found at: <a href="http://www.accessarkansas.org/dhs/webpolicy/Index.htm">http://www.accessarkansas.org/dhs/webpolicy/Index.htm</a>
Additional information is available at: <a href="http://www.medicaid.state.ar.us/">http://www.medicaid.state.ar.us/</a>

For an application form, call 1-800-682-8970

## **Quick Reference**

# **Medicaid Eligibility**

**Family Medicaid Categories** 

		Earned Income	Resource			
Program	Income Limit	Deductions	Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
ARKids A	Children under 6       133% of FPL       Family Size     Income       2     \$1,614.85       3     \$2,029.35       4     \$2,443.88       Add \$414.52 for each add'l member	Deduct \$90 for work- related expenses  Deduct actual childcare expenses up to cap.	No resource limit	NA	NA	Children under age 19
	Children 6 and over 100% of FPL Family Size Income 2 \$1,214.17 3 \$1,525.83 4 \$1,837.50 Add \$311.67 for each add'l member					
ARKids B Limited benefit package Co-pays required	200% of FPL Family Size Income 2 \$2,428.34 3 \$3,051.66 4 \$3,675.00 Add \$623.34 for each add'l member	NA	No resource limit	NA	NA	<ul> <li>Children under age 19</li> <li>Children are not eligible if they currently have or have had group or employer-sponsored health insurance within the past 6 months, unless insurance lost involuntarily.</li> <li>Must choose a primary care physician</li> </ul>
Pregnant Women (SOBRA) Prenatal, delivery, postpartum and medical conditions that could complicate pregnancy only. Coverage ceases at the end of the month that the 60 <sup>th</sup> day of postpartum falls.	Same as ARKids B  The unborn child counts in the family size.	Same as ARKids A	1 \$2000 2 \$3000 3 \$3100 4 \$3200 \$100 increase for each additional person	A home     Household/personal goods     Student loans and grants     Other bona fide loans     One burial plot per family member	Cash on hand and in the bank (less income received that month) Stocks/bonds Accessible trust funds Cash surrender value of life insurance policies U.S. Savings Bonds Other Personal Property Equity value in excess of \$1500 is counted for one car; full equity value is counted for any other cars	Pregnant
<b>AFDC Pregnant Women</b> Full Medicaid	Same as TEA Medicaid	Same as ARKids A	\$1000 limit	Same as SOBRA Pregnant Women	Same as SOBRA Pregnant Women	Pregnant

			Resource			
Program	Income Limit	Income Disregards	Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
Family Planning Provides family planning services only	Same as ARKids B	Same as ARKids A	Same as SOBRA Pregnant Women	Same as SOBRA Pregnant Women	Same as Pregnant Women SOBRA	<ul> <li>Limited to women of childbearing age</li> <li>Not certified in any other Medicaid category</li> </ul>
TEA Medicaid A family does <u>not</u> have to receive TEA Cash Assistance to qualify for TEA Medicaid.	Family Size         Income           1         \$81.00           2         162.00           3         204.00           4         247.00           5         286.00           6         331.00           7         373.00           8         415.00           9>         457.00	Applicants: 20% of gross earned income.  Recipients: 60% of the amount after the 20% deduction	\$1000	A home     One vehicle     Household/personal goods     Income-producing property     Student loans and grants     Tax refunds     Life Insurance     One burial plot per family member     IDAs	Cash on hand and in bank (less income received that month) Stocks and bonds Accessible trusts U.S. Savings Bonds Proceeds from sale of house if new house not bought in 18 months Other personal property	A person does not have to receive TEA cash to qualify     Related child under age 18 in home.     There must be an absent, disabled or unemployed parent     Caretaker relative and child can both qualify.
Transitional Medicaid	No income test for the 1st 6 months. Thereafter, income must be less than 185% of FPL. Family Size Income 1 \$1,669.63 2 \$2,246.21 3 \$2,822.79 4 \$3,399.38 Add \$576.59 for each add'l member	Deduct actual childcare cost.	NA	NA	NA	Family must have received TEA Medicaid in 3 of the last 6 months     Family must have lost TEA Medicaid due to earnings from employment
Spend Down  (a) Pregnant Women  (b) Under – 18 (U-18)  (c) Unemployed Parent  (d) AFDC	Family Size Income  1 \$108.33 2 \$216.66 3 \$275.00 4 \$333.33 Add \$58.33 for each add'l member  Deduct outstanding medical bills if income exceeds limit for household size	Same as ARKids A	Same As SOBRA Pregnant Women	Same as SOBRA Pregnant Women	Same as SOBRA Pregnant Women	(a) Pregnant Women only     (b) Under – 18. Children under 18     years only     (c) Deprivation due to unemployment     of parent     (d) Deprivation due to absence, death     or disability of parent
Under 18 (U-18)	See TEA Medicaid	Same as ARKids A	\$1000	Same as SOBRA Pregnant Women	Same as SOBRA Pregnant Women	Under 18 children only

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## **Medicaid Eligibility**

### Non-Family and Non-AABD Medicaid Categories

			Resource			
Program	Income Limit	Income Disregards	Limit	Excluded From Resources	Counted Toward Resource Limit	Other Requirements
Breast & Cervical Cancer	200% of FPL Family Size Income 1 \$1,805.00 2 \$2,428.34 3 \$3,051.66 4 \$3,675.00 Add \$623.34 for each add'l member	None – Gross test	None	N/A	N/A	Screened for breast or cervical cancer through BreastCare (1-877-670-CARE).      Must not have creditable insurance coverage.      Not eligible in any other Medicaid category.      Under 65      Must apply through ADH BreastCare program (1-877-670-CARE).
Tuberculosis	\$1,805.00	Income of a spouse is disregarded.	None	N/A	N/A	Application is made through the local Health Department.     The individual must have a positive TB infection diagnosis as confirmed by certain tests or a suspicion of TB infection in his or her diagnosis.

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